

Avoiding Exploitation

- If a deal seems too good to be true — it probably is! Be suspicious and don't rush.
- Don't give your credit card, Social Security number or ATM information to phone solicitors.
- Get estimates before doing renovations. Do not pay for work in advance. Check references and credentials.
- Do not sign a power of attorney or a document that allows another person to act on your behalf unless you have a complete understanding of the actions he or she can take using your name and assets.
- Use good financial practices. Use direct deposit. Do not sign blank checks. Never leave money lying around.
- Maintain a network of friends and professionals.

To report or discuss elder abuse, neglect or financial exploitation:

Illinois Department on Aging
Senior HelpLine:

1-800-252-8966 (Voice and TTY)
Monday - Friday 8:30 a.m. - 5:00 p.m.
After hours, on weekends and holidays,
call the Elder Abuse After-Hours Hotline:
1-800-279-0400.
www.state.il.us/aging

To report or discuss financial or consumer crimes:

Illinois Attorney General's Office
Senior Helpline: 1-800-243-5377
www.ag.state.il.us

To receive information on B*SAFE:

Illinois Department on Aging
Senior HelpLine:
1-800-252-8966 (Voice and TTY)
www.state.il.us/aging

To report or discuss situations involving abuse of people with disabilities, ages 18-59:

Department of Human Services
Office of Inspector General:
1-800-368-1463

Illinois Department on Aging
421 East Capitol Ave., #100
Springfield, Illinois 62701-1789
FAX: 217-785-4477
www.state.il.us/aging

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the Senior HelpLine at 1-800-252-8966 (voice and TTY).

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State of Illinois
Rod R. Blagojevich, Governor
Illinois Department on Aging
Charles D. Johnson, Director



Protect Yourself

Stop financial exploitation
before it happens!



Illinois Department
 on **Aging**

Ways Strangers Can Exploit You

Someone wants you to....

- ❖ buy a valueless or nonexistent product;
- ❖ invest in a fictitious company;
- ❖ claim a nonexistent prize, but first wants your credit card number to pay for shipping and handling charges or to verify your identity;
- ❖ accept an unsolicited service for a reasonable fee; however, after starting the work, he or she will insist you pay more than originally agreed; or
- ❖ split a large sum of money that has just been found; however, first you must withdraw an amount equal to your share in order to show a sign of good faith.



Be suspicious if someone...

- ◆ Obtains access to checks written to you, your personal accounts or ATM card.
- ◆ Charges you excessive rent or fees for basic services.
- ◆ Coerces you into signing checks or personal asset documents through the use of force, manipulation, intimidation or threats.
- ◆ Fraudulently uses a power of attorney or fiduciary authority to alter your will, obtain access to your finances or dispose of your income or assets.
- ◆ Indicates he or she will stop providing for your care unless you give him or her more money or assets.
- ◆ Steals money or assets from you.

Someone convinces you to help...

- ❖ catch a dishonest bank employee. An individual claims to be a bank examiner and convinces you to make a large cash withdrawal to help catch the dishonest employee;
- ❖ donate to a bogus charity; or
- ❖ someone, maybe your child or friend, who has been seriously injured or is in jail and needs money for medical treatment or bail.